



TROY POLICE DEPARTMENT

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BUSINESS COMMUNITY INFORMATION NETWORK

Beware of Nigerian letter scams, also known as “Advance fee fraud schemes”.

The most common is the fund transfer scam. In this scheme, an individual or company receives an unsolicited fax, or letter by mail from a so-called Nigerian civil servant. The letter explains to the recipient that the Nigerian is seeking a reputable foreign individual's or company's account to deposit funds into. These funds are often stated to be from \$10-\$60 million that the Nigerian Government overpaid on some procurement contract. The recipient is usually offered a commission of up to 30% for assisting the transfer.

Although this letter may seem ridiculous to most, the fraudster eventually reaches someone who, while skeptical, desperately wants the deal to be genuine, and buys into it. Once someone is hooked, the next stage of the scam is for some alleged problem to suddenly arise concerning the “inside man”. An official will demand an up-front bribe or an unforeseen fee or tax to the Nigerian government that must be paid before the money can be transferred. Invariably, errors and oversights in the deal are discovered by the Nigerians necessitating additional payments, allowing the scheme to be stretched out over many months.

In many cases the victims were requested to travel to Nigeria or a border country to complete a transaction. In some cases the Nigerian scamster tells the victim that a visa will not be required to enter the country, and even bribed airport officials to pass the victim through Immigration and Customs. The victim's illegal entry then becomes the fraudster's leverage to coerce the victims into releasing funds. Violence and threats may be employed to further pressure victims. In 1995, an American was murdered in Lagos, Nigeria, while pursuing one of these scams, and many other foreign nationals have been reported missing.

Many of these fraud schemes are very innovative and creative, and unfortunately are growing in their effectiveness. In response to this growing problem, the United States Secret Service established “Operation 4-1-9” designed to target Nigerian Advance Fee Fraud at an international level. The financial Crimes Division of the Secret Service gets about 100 calls from victims/potential victims and 300-500 pieces of related correspondence daily. If you have already lost funds in pursuit of one of these schemes please contact the U.S. Secret Service at (202) 406-5850, or contact by e-mail. If you have received a letter or fax, but have not lost any monies to this scam, please fax a copy of that letter to (202) 406-5031.

Information contained in this message came from a credible source. These incidents are suspicious in nature, however they may or may not constitute criminal activity. This report informs you about potential criminal activities, so that you may implement the appropriate crime prevention measures. We are also
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seeking any additional information your employees may have regarding these and other suspicious activities or crimes.

Report all suspected "in progress" criminal or suspicious situations to the Troy Police Department by dialing "9-1-1." Report all other information at #(248) 524-3477.